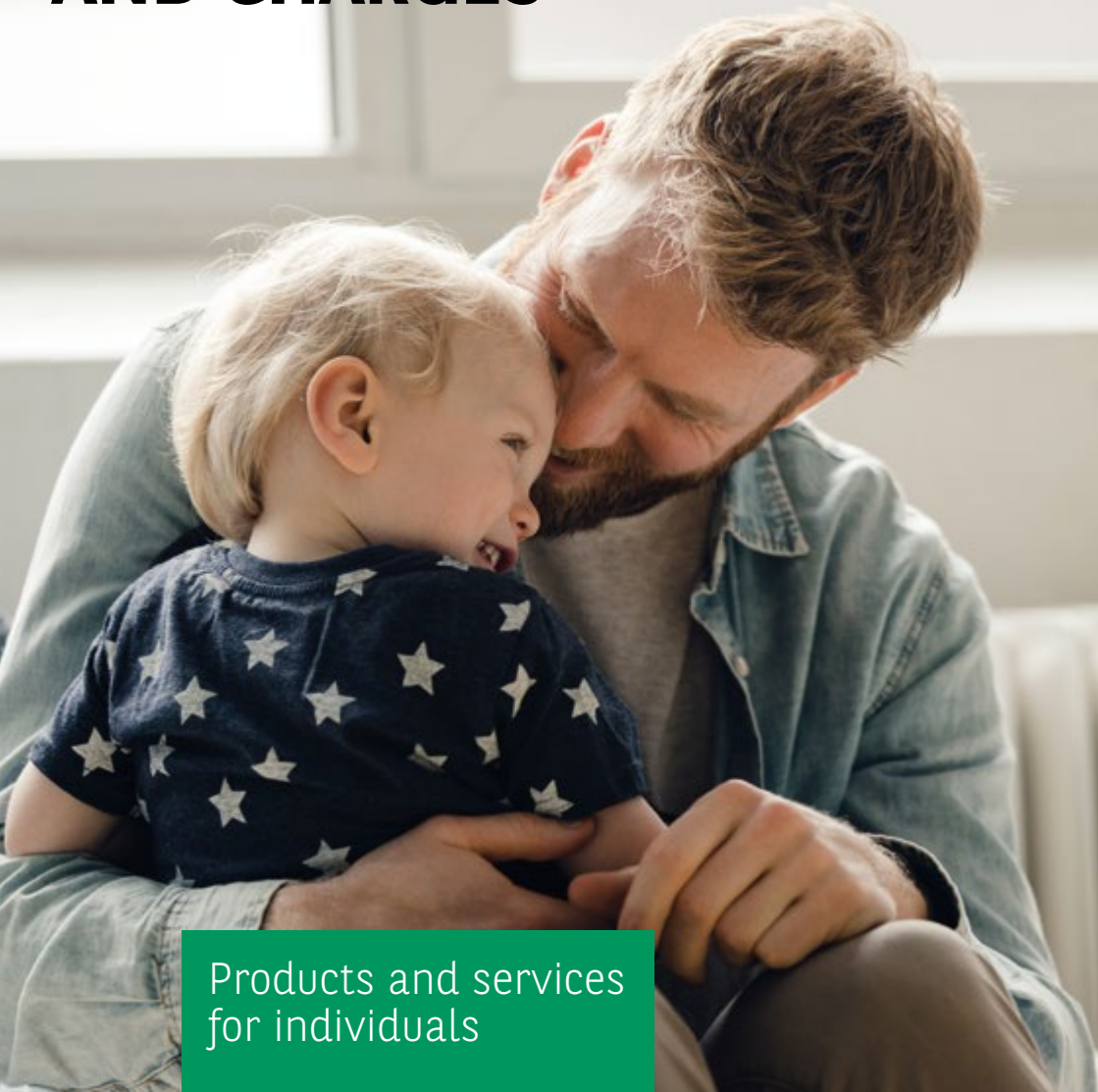


TERMS, CONDITIONS AND CHARGES



Products and services
for individuals

Charges applicable on January 1st, 2023



BNP PARIBAS

Banking
and insurance
for a changing world

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You will find below the details of the terms, conditions and charges of our products and services, applicable within BNP Paribas branches located in metropolitan France (excluding customers of the branches of its subsidiary located in Monaco).

These charges are shown in euros and include VAT when applicable.

Your BNP Paribas advisor is at your entire disposal for any additional information or for any transaction that does not feature in this document.

These terms, conditions and charges are available in all of the bank's branches located in metropolitan France.

You can also consult them on the website mabanque.bnpparibas/fr/notre-offer/tariffs-et-conditions-bnp-paribas/tariff-conditions⁽²⁾.

In order to ensure that customers and the public are informed of the prices of products and services related to the management of a deposit account or a payment account, establishments make available, in electronic form on their website and through self-service in public reception areas, on paper or a durable medium, the Pricing Information Document provided for in Article 1st, III of the decree of 5 September 2018.

This harmonised document presents the list of the most representative services related to a payment account as defined in Article D.312-1-1 A of the French Monetary and Financial Code and the most marketed service package or the service package currently being marketed provided that the establishment offers service packages related to a payment account.

You will find the Pricing Information Document in branches and on mabanque.bnpparibas/fr/our-offer/tariffs-and-conditions-bnp-paribas/tariff-conditions⁽²⁾.

(1) Offer intended for customers experiencing financial difficulties.

(2) Connection cost depending on operator.

OPENING, MANAGING AND MONITORING YOUR ACCOUNT

Opening, changing, closing

• Opening an account	Free
• Account transfer to another BNP Paribas branch	Free
• Closing an account	Free
• Facilimouv bank account transfer assistance service (in accordance with articles L.312-1-7 and R.312-4-4 of the French Monetary and Financial Code This service makes it possible to automatically move all your direct debits and standing orders on an account opened in another bank within the last 13 months.	Free
• Facilidom bank account domiciliation change You select who is to be informed of your new bank account particulars.	Free

Account statements

• Standard statement (online on the mabanque.bnpparibas website or on paper)	
- Monthly	Free
- Other statement period: ten days, daily (per statement)	€1.80
- Monthly in Braille	Free
• Summary annual statement of charges	Free
• Situation statement option (online on our website mabanque.bnpparibas or paper, quarterly)	
- Option 1: Includes savings accounts (excluding securities), defined by level of liquidity (available or future) and credit available.	€10
- Reflets option: includes 5 statements (Holdings in 6 categories including credit and debt, financial instrument accounts including PEA and CIF, Income deposited, Custody fees and Coupons).	€13
• Online statement option: view all your account statements (deposits, savings, investments) and execution notices online, in PDF format	Free
• Panorama statement: holdings and income (quarterly)	€17.50
- Other statement periods (per statement)	€4.50
- Additional holdings groupings (per grouping)	€8.70

The fees apply from the anniversary date of the contract, for Situation and Panorama account statements.

Account administration

• Active account administration for customers residing in France	€2.50 per month
- Account from which a "Esprit Libre" subscription is debited	Free
- For Affinité Service customers	Free
• Active account administration for customers not residing in France	
- For customers residing in the European Union ⁽¹⁾	€5 per month
- For customers residing in an AEOI country ⁽²⁾	€10 per month
- For customers residing in a non-AEOI country ⁽²⁾	€15 per month
Account of non-resident customers from which a "Esprit Libre" subscription is deducted	reduction of €2.50 par mois
For customers under 26 years of age	Free
For dependent adult customers	Free
• Fee per inactive account	€30 per year ⁽³⁾ and per deposit account (cf. article L. 312-19 of the French Monetary and Financial Code)
• Charges for searching for and/or changing missing or incorrect address details	€18

► In-branch services

• Cash payment	Free
• Cash withdrawal from a branch without cheque issue	
- At your branch (or another branch if service unavailable)	Free
- At another branch	€4.80 / withdrawal
• Request for funds to be made available at another branch (per operation)	€20.50
• Document search fee (per item)	
- Account statement duplicate	€12.90
- Document within the year	€12.90
- Document older than a year	€27
- Additional photocopy	€1
• Delivery of certificate (per item)	
- Simple certification	€20.50
- Complex certification (involving in-depth searches covering several years or several accounts)	€41
• Safe deposit box hire fees ⁽⁴⁾ : depends on size and value of content (per year)	
- Volume up to 35 dm ³ and value of content limited to €30,500 (option 1)	€130
- Other volumes and values available (options 2 and 3)	Ask for details ⁽⁵⁾
According to branch availability. For more information, contact your advisor.	
• Purchase/sale of banknotes in foreign currencies at the counter (available on order)	
Exchange rate in force at the time of the transaction ⁽⁶⁾	
+ Additional commission	
- Amount < €760	+ €4.50 / operation
- Amount ≥ €760	Free
• Spot foreign exchange transaction (excluding fees for Issuing an SEPA transfer, Receipt of an SEPA transfer, Issuing a non-SEPA transfer and Receipt of a non-SEPA transfer)	
- currency exchange commission ≤ €75,000	0.50‰ minimum per transaction €18
- currency exchange commission > €75,000	
• 1 st tranche of €75,000	0.50‰
• Beyond 1 st tranche	0.25‰

► Affinité Service

Personalised support from a dedicated advisor, supplemented by price advantages.

Affinité monthly plan €12

► Value dates

Cash deposit or withdrawal Day of the transaction

(1) Made up of 27 countries.

(2) AEOI (Automatic Exchange of Information) countries: countries that have signed the agreement on automatic exchange of financial account information in tax matters. List available on the OECD website: <https://www.oecd.org/tax/transparency/AEOI-commitments.pdf>

(3) Up to the balance available on said account.

(4) Costs corresponding to the provision of a safe deposit box.

(5) The terms, conditions and charges can be consulted on mabanque.bnpparibas (Internet connection cost according to operator) and in branches with an advisor.

(6) The exchange rate applied includes the BNP Paribas' commercial margin.





REMOTE BANKING

Your customer number and PIN

allow you to access, at any time, the remote banking services via the Internet on your mobile and by telephone. This means you can remotely view, monitor and manage your accounts and easily carry out your day-to-day banking operations.

For security reasons, you may also be asked, in addition to entering these identifiers, to use the Digital Key or to enter a code received by SMS to validate an operation or access a service.

Subscription to remote banking services (Internet, landline, SMS, etc.) :

	Internet Subscription to mabanque.bnpparibas ⁽¹⁾	Free
	Internet mobile Subscription to the "Mes Comptes" app ⁽²⁾	Free
	Telephone Contact your advisor Either directly at the branch, or on his / her direct line (non-surcharged number available on mabanque.bnpparibas ⁽¹⁾). Or by means of your secure messaging service on the mabanque.bnpparibas ⁽¹⁾ .	
	Contact Customer service 3477 Service gratuit + prix appel	

Access the voice server (24/7) or a customer advisor (Monday to Friday from 8 a.m. to 10 p.m. and Saturday from 8 a.m. to 6 p.m., excluding public holidays).

Complaint / performance of the contract: **contact your branch**
(non-surcharged number available on mabanque.bnpparibas⁽¹⁾)

Mobile phone

Subscribing to products including account status SMS alerts (per month)

• SMS Alert plan (up to 15 SMS)	€2
• SMS Alert plan for 18-24 year olds (up to 15 SMS)	€1.20
• By SMS beyond the plan	€0.20
• Messaging Service Balance (1 SMS: account balance + the last 3 operations)	€1

YOUR PAYMENT OPTIONS AND OPERATIONS

Discounts not cumulative

-50% 2nd card

50% on 2nd card (reduction on the lowest subscription of 2 cards operating on the same account)

-50% 18/24

50% discount for 18-24 year olds

-50% Affinité Service

-20% 16/24

20% discount for 16-24 year olds

Free 1st year

Free 1st year



Card equipped with contactless payment

► Cards

Visa payment card range (annual subscription)

• Provision of a debit card (international payment card with immediate debit)					
- Visa Infinite card	-50% 2 nd card)))		€330	
- Visa Premier card	-50% 2 nd card	-50% 18/24	-50% Affinité Service)))	€134
- Visa Classic card	-50% 2 nd card	-50% 18/24)))	€46	
- BNP Net card	-50% 2 nd card	-20% 16/24)))	€52	
• Provision of a debit card (international deferred debit payment card)					
- Visa Infinite card	-50% 2 nd card)))		€330	
- Visa Premier card	-50% 2 nd card	-50% 18/24	-50% Affinité Service)))	€134
- Visa Classic card	-50% 2 nd card	-50% 18/24)))	€46	
- BNP Net card	-50% 2 nd card	-20% 16/24)))	€52	
• Provision of a debit card (payment card with systematic authorisation)					
- Origin Card	-50% 2 nd card	-50% 18/24)))	€40	
- Origin Card (for 12-17 year olds))))			Free	

(1) Internet connection depending on operator.

(2) Subscription to remote banking services (Internet, landline, SMS, etc.) free and unlimited, excluding the cost of communication or provision of Internet access and excluding SMS alerts.

Withdrawal card range (annual subscription)

- Cirrus card (MasterCard network) €26
- if you have a Visa Premier card (*delivery on request*) **Free**
- if you have a Visa Infinite card **Free**
- Visa Plus card **-50% 2nd card** **-50% 18/24** €26
- Livret Jeune card, Livret A card and Automatic card (BNP Paribas France network) **Free**

American Express card range (annual subscription)

- **Provision of a debit card** (international deferred debit payment card)
 - Platinum Card €660 (i.e. €55 debited per month)
 - Gold Card **Free** **1st year** €185
- Prices given for information only, in force on the date of publication of the Guide, subject to modification by American Express⁽¹⁾

Additional card services

- **BNP Net Option: e-purchase protection and insurance** (annual subscription)
- For Visa Electron⁽²⁾, Origin⁽²⁾, Visa Classic and Visa Premier cards **-20% 16/24** €26
- For Visa Infinite card **Free**
- **Security - Dynamic Cryptogram** (annual subscription)
- For Origin, Visa Classic⁽³⁾ et Visa Premier⁽³⁾ cards €12
- For Visa Infinite card⁽⁴⁾ **Free**
- **Biometrics option on Visa Premier card** (annual subscription) €24
- **Personalize your card** For Origin, Visa Classic and Visa Premier cards, personal picture on the card (annual subscription)
- « Catalogue » Option €12
- **Terceo option** For Visa Infinite, Visa Premier and Visa Classic deferred debit cards (excluding debit interest charges) **Free**
- Please note:** Tercéo payment facilities are credits for periods of less than or equal to 90 days. The annual APR has been 0.80% since 02/11/2018.
- **Provisio option** (linked with revolving credit arrangement) **Free**
- For Visa Classic, Premier and Infinite deferred debit cards (excluding debit interest charges)
- **Travel Option** (monthly fee) **Free**
- For Visa Electron⁽²⁾, Origin⁽²⁾, Visa Classic, BNP Net, Visa Premier and Visa Infinite cards
- Monthly fee⁽⁵⁾ for card payment and withdrawal transactions in currencies other than the euro, valid for an unlimited number of transactions, regardless of their amount⁽⁶⁾ and without restrictions linked to the currency concerned **-50% 18/24** €10⁽⁷⁾

ATM cash withdrawal

- **Cash withdrawal from a BNP Paribas coin machine**
- (case of a withdrawal in euros from a coin machine of the bank in metropolitan France⁽⁸⁾) **Free**
- **Cash withdrawal at an ATM** (per operation) **Free**
- Cash withdrawal (case of a withdrawal from one of the bank's ATMs)

(1) For more information, you can consult the American Express website "http://www.americanexpress.fr/cartepersonnelle_cg". (2) Since 01/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been substituted by the Origin card in the event of renewal or replacement. (3) Available on cards equipped with contactless technology only. (4) Option applied to the default subscription, unless otherwise requested by the customer. (5) Applicable per subscription, for each eligible card, instead of the fixed and proportional unit fees charged for card transactions in foreign currencies. Due if an ATM payment or withdrawal transaction in foreign currency is carried out during the month. (6) Within the limit of the payment and withdrawal limits of the card. (7) Excluding exchange fees, excluding any fees of the correspondent bank and excluding the amount of the card subscription. (8) Service reserved for customers holding a BNP Paribas credit card. Only available at branches with a coin machine.

In more than 50 countries, nearly 42,000 ATMs*

• **BNP Paribas Global Network:** worldwide network of automated teller machines of the BNP Paribas Group.

• **Global Alliance:** agreement between several international banks covering their network of automated teller machines in other countries.

* The list of countries, banks and the number of ATMs may change and is updated and available at [mabanque.bnpparibas.fr/gerer/cartes-moyens-paiement/options-services-bancaires/retraits-argent-a-etranger](https://www.bnpparibas.fr/gerer/cartes-moyens-paiement/options-services-bancaires/retraits-argent-a-etranger)

Cash withdrawal (case of withdrawal in euros in the euro zone at an ATM of another establishment with an international payment card)

Number of free monthly withdrawals	Excluding Esprit Libre	With Esprit Libre
Infinite, Premier cards (and Cirrus linked with these cards)	Unlimited	Unlimited
Visa Classic and Provisio cards	3	6
Visa Electron ⁽¹⁾ and Origin ⁽¹⁾ cards	0	1
Visa Plus and Cirrus cards	0	0
Withdrawal, beyond the number of withdrawals above		€1 ⁽²⁾
For those under 25		Free ⁽²⁾
BNP Paribas Global Network (see boxed text opposite)		Free ⁽²⁾
Global Alliance (see boxed text opposite)		Free ⁽²⁾

- For fees per cash withdrawal at an ATM of another bank in overseas France, the same pricing applies as in the euro zone.
- **Cash withdrawal at an ATM of another bank outside the euro zone** (per operation)

Visa Infinite card	2% + €2.20 ⁽²⁾
Other card	2.90% + €3 ⁽²⁾
BNP Paribas Global Network (see boxed text opposite)	No charge ⁽²⁾
Global Alliance (see boxed text opposite)	No charge ⁽²⁾
Travel option	No charge ⁽²⁾

Payment by card (the card is issued by the bank)

In the euro zone and French Overseas Territories (per operation)		Free
Outside the euro zone and French Overseas Territories (per operation)	Visa Infinite card	2% + €0.60 ⁽²⁾
	Other Travel	2.90% + €0.90 ⁽²⁾
	Option card	No charge ⁽²⁾
For sums refunded by card, the same pricing applies		
Paylib mobile payment in store (contactless Paylib) ⁽³⁾		Free ⁽⁴⁾



Other services (per operation)

- Stop fees (hold) for the card by the bank **Free**
- Re-issuing of PIN code **Free**
- Re-issuing of PIN code and password for Visa Infinite Card **Free**
- Replacement of card before expiry

- Holder of a BNP Paribas Sécurité type policy	Free
- Visa Infinite, Visa Premier cards (and Cirrus linked with these cards)	Free
- Weezbee, Livret Jeune and Livret A cards	Free
- Fees for document searches, requests for credit card slips or proof of withdrawal €12.90
- Temporary modification of card ceilings **Free**

Information relating to the currency conversion charges applied in the event of withdrawals or payments by card, within the European Union (EU), in an EU currency, is communicated to the Customer by email on the occasion of the first withdrawal or payment transaction by card.

(1) Since 1/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been replaced by the Origin card in the event of renewal or replacement. (2) Excluding exchange fees and any fees charged by the correspondent foreign banks. (3) Service accessible to customers holding a deposit account and an eligible BNP Paribas credit card. It is activated in the Lyf Pay app after signing up for it. The service is available from merchants with a contactless payment terminal, in France and abroad, and provided that the customer is equipped with an NFC (Near Field Communication) smartphone with an Android version 7 or superior. (4) connection excluding cost charged by your operator.

Payments made in foreign currency, by card or mobile, are converted into euros by the International Visa Centre in London on the day of the receipt of the debit, subject to the currency exchange terms and conditions of the Visa network.

Transfers

The operations shown below are dependent on the conformity of the details of the beneficiary, in particular the **IBAN** (International Bank Account Number), the **BBAN** (Basic Bank Account Number) and the **BIC** (Bank Identifier Code).

	On line (Mes Comptes, mabanque.bnpparibas) ⁽¹⁾	Branch (on paper)
<ul style="list-style-type: none"> Account-to-account transfer Issuing and receipt charges per transfer in euros 	Free	Free
<ul style="list-style-type: none"> Issuing a SEPA transfer (per operation) Transaction denominated in euros, to or from the SEPA zone 		
Transfer (case of an occasional SEPA transfer) - Charges per standard transfer - Charges per instant transfer to a non-BNP Paribas account - Charges per instant transfer for customers paying an Esprit Libre subscription ⁽²⁾ (excluding Découverte)	Free €1	€3.50 -
Issuing a SEPA transfer (case of a SEPA standing order) - Charges for setting up a standing order - Charges per standing order On the Internet, third-party transfers are limited to €3,100 per standing order.	Free Free	Free €1.50
Additional charges for issuing SEPA transfers (per operation) - Urgent option	-	€6.50
<ul style="list-style-type: none"> Receipt of a SEPA transfer (standard or instant transfer) 	Free	Free
<ul style="list-style-type: none"> Fees per instant transfer via Paylib* between friends (case of an occasional SEPA transfer) 		Free ⁽³⁾
<ul style="list-style-type: none"> Issuing a SEPA transfer (per operation) 		

	On line (Mes Comptes, mabanque.bnpparibas) ⁽¹⁾	Branch (on paper)
	Transaction denominated in the currency of the beneficiary's country	Operation denominated in euros or in a currency other than the currency of the beneficiary's country
Issuing commission	Free ⁽⁴⁾	- to a subsidiary of BNP Paribas ⁽⁵⁾ €3 - otherwise €15
Currency exchange	Exchange rate in force at time of transaction ⁽⁶⁾	
Additional commission Required if information missing or incorrect (BIC/IBAN)	-	-
Additional commission if free of charge for the beneficiary (payment of fees charged upon receipt of funds by the beneficiary's bank) ⁽⁷⁾	-	€20.50
Additional commission if urgent option	-	€6.50

(1) Subscription to remote banking services (Internet, landline, SMS, etc.): free and unlimited, excluding the cost of communication or provision of Internet access and SMS alert service. (2) Only for instant transfers issued from the account to which the Esprit Libre subscription is debited. (3) Connection excluding cost charged by your operator. (4) Subject to providing the required information indicated in the entry form. Failing this, an issuing commission of €15 applies. (5) List on the mabanque.bnpparibas website (Internet connection cost depending on operator) or in a branch. (6) The exchange rate is applied when the operation is carried out between two accounts held in different currencies. It includes the commercial margin of BNP Paribas. (7) Conditions available from your BNP Paribas adviser.

The SEPA zone consists of 37 countries and territories:

the 27 countries of the European Union, plus the United Kingdom, Norway, Iceland, Liechtenstein, Switzerland, Monaco, San Marino, Andorra, Gibraltar and the Vatican.



*This service is reserved for adult customers, available from the "Mes Comptes"⁽¹⁾ mobile application. Within the limit of one ceiling per day and per operation of €500. Provided that the beneficiary's bank offers this service.

Correspondent bank fees: it is sometimes necessary to add in addition the charges levied by BNP Paribas' correspondent banks. These charges are taken from the initial payment amount.

An additional charge will be taken directly from the amount of all transfers in dollars (USD) to countries other than the United States, if the amount of the transfer is greater than USD 100 (correspondent bank fees in the United States).

- **Receiving a non-SEPA transfer** (per operation)

Acceptance fee €10

▶ SEPA direct debits/SEPA interbank payment order (TIP)

- Direct debit (fee for setting up a SEPA direct debit mandate) **Free**
- Direct debit (fee per SEPA direct debit payment) **Free**
- Authorisation and stop for a direct debit **Free**

▶ Cheques

- Payment of a cheque in euros at a French bank **Free**
- Deposit of cheque(s) in euros at a French bank⁽¹⁾ **Free**
- Charge for sending chequebook to home address by registered delivery (excluding postal costs, per item) €5
- Charge for sending a chequebook to home address by ordinary letter **Free**
- Costs of destruction of chequebook to be delivered on exceptional order and not withdrawn within the period of 2 months €6 / par chéquier
- Charge for issuing a bank cheque (per unit) €9.90

	On line (My Accounts, mybanque.bnpparibas) ⁽²⁾	Branch/ Customer Service
• Charges for stopping cheques(s) by the issuer (per cheque)	Free	€16
• Charges for stopping chequebook(s) by the issuer (per chequebook)	Free	€16
• Request for photocopy of issued cheque (single)		
- Date of recognition in the account ≤ 1 year		€12.90
- Date of recognition in the account > 1 year		€27
- Additional photocopy of cheque		€1
• Issuing a cheque in euros payable abroad (per operation)		
- Cheque ≤ €150		10%
- Cheque > €150		1% mini €27
• Depositing of a cheque payable abroad (excluding correspondent fees, per operation)		
Cheque ≤ €150		10%
Cheque > €150		1% mini €17.50
- Cheque without exchange		maxi €58
- Cheque with exchange		maxi €107
+ Foreign exchange commission, up to €75,000		0.50%
above €75,000		0.25%
minimum per operation		€17.50
Postal chargers (per operation)		€16.95
• Issuing a cheque abroad (single)		€27

(1) At a branch (if need be via a deposit machine), or by post after having scanned them in the "Mes Comptes" mobile app. (2) Subscription to remote banking services (Internet, landline, SMS, etc.): free and unlimited, excluding the cost of communication or provision of Internet access and SMS alert service.

🕒 Value dates

Cash withdrawal in branch (without credit card) ⁽³⁾	Day of receipt of the transaction.
Cash withdrawal by credit card	Day of receipt of the transaction ⁽⁴⁾
Cash payment	Day of the transaction
Payment by credit card (depending on the card debiting chosen)	
- Immediate debit card	Date of execution of the transaction
- Deferred debit card	Date of execution of the transaction on the working day ⁽⁵⁾ of the deferred debit
Credit by credit card (depending on the card debiting chosen)	
- Immediate debit card	Transaction settlement date
- Deferred debit card	Transaction settlement date on the working day ⁽⁵⁾ of the deferred debit
Issuing a SEPA transfer	Date of execution of the transaction
Issuing a non-SEPA transfer	
- In euros or foreign currencies	Date of execution of the transaction
Receipt of a SEPA transfer	Operation settlement date
Receipt of a non-SEPA transfer	
- In euros or foreign currencies	Operation settlement date
Payment of a SEPA Direct Debit / SEPA TIP	Date of execution of the transaction
Payment of a cheque in France	Date of execution of the transaction
Payment of a cheque abroad	Date of execution of the transaction - 1 calendar day
Depositing of euro cheque(s) in France	Accounting day + 1 working day ⁽⁵⁾⁽⁶⁾
Depositing of a euro cheque abroad	Day of operation + 1 calendar day
Depositing of a foreign currency cheque abroad	Day of operation + 2 working days ⁽⁷⁾

🛒 Products and services no longer on sale / ways of paying and payment operations

<ul style="list-style-type: none"> • Subscription to a Weezbee card Free (holder of a Weezbee account under the age of 18)
<ul style="list-style-type: none"> • Provision of a debit card (payment card with systematic authorisation) <ul style="list-style-type: none"> - Visa Electron card -50% 2nd card -50% 18/24 €40 - MyB's card (Visa Electron card reserved for 12-17 year olds) Free
<ul style="list-style-type: none"> • Provision of a debit card (international deferred debit payment card) <ul style="list-style-type: none"> Green Card -50% 1st year €95
<ul style="list-style-type: none"> • To each their own image (annual subscription) <ul style="list-style-type: none"> "Catalogue" option for MyB's and Visa Electron cards €12
<ul style="list-style-type: none"> • Security - Dynamic Cryptogram (annual subscription) <ul style="list-style-type: none"> For Visa Electron and MyB's cards €12

(3) Withdrawal from a branch by means of a single-use card. (4) For immediate debit and deferred debit cards. The day of receipt, after the day of the withdrawal, is the day on which the bank becomes aware of the withdrawal.

(5) Working day: according to Banque de France criteria, Monday to Friday, even if the BNP Paribas branch is open on Saturdays. (6) The accounting day may be equal to the day of your deposit before 3 p.m. if you carry out the operation on an ATM or the next working day in other cases. (7) Discount giving rise to a foreign exchange transaction.

SERVICE PACKAGES







Esprit Libre

Esprit Libre is an offer made up of "Essentiels" services, including account administration, and "Optionnels" services. With Esprit Libre you are entitled to certain fee discounts (cannot be combined with promotional or special offers) on the products and services in the offer.

Minors

Main card	 Visa Plus	 Visa Electron ⁽⁵⁾ /MyB's ⁽⁵⁾	 Origin
Découverte (16-17 year olds)			
- A deposit account	Free	-	Free
- A card of your choice ⁽²⁾⁽³⁾	Free	-	Free
Annual cost			
Optionnels			
Subscribing to products including account status SMS alerts			
Balance Messaging Service	Free	Free	Free
Subscription to an insurance offer for loss or theft of means of payment (monthly)			
BNP Paribas Sécurité	€1.98	€1.98	€1.98

Les Essentiels

Main card	 Visa Plus	 Origin	 Visa Classic	 Visa Premier	 Visa Premier Affinité Service	 Visa Infinite
Subscription to a monthly service package						
Initiative (18-24 years old)	€1.95	€2.76	€2.99	€7.10	€7.10	-
Annual cost	€23.40	€33.12	€35.88	€85.20	€85.20	-
Référence (from 25 years old)	-	€6.46	€6.97	€14.99	€9.41	€31.17
Annual cost	-	€77.52	€83.64	€179.88	€112.92	€374.04

- **A deposit account**, individual or joint, **including administration of an active account**⁽¹⁾.
- **A card**: provision of a debit card, of your choice.⁽²⁾⁽³⁾⁽⁴⁾
- **Subscription to an insurance offer for loss or theft of means of payment**:
 - BNP Paribas Sécurité: with Visa Plus, Visa Electron⁽⁵⁾, Origin⁽⁵⁾ and Visa Classic cards;
 - BNP Paribas Sécurité Plus: with Visa Premier and Visa Infinite cards.

Your contract protects you in the event of:

- fraudulent use of lost or stolen credit cards with entry of the personalised security feature;
- theft of cash by assault or trickery;
- loss or theft of official papers, keys, leather goods and luggage, and the movable property they contain;
- accidental damage or theft by assault or burglary of new movable property purchased using a credit card issued by the bank.

Depending on the contract, assistance services are also provided, in particular those related to digital life, with telephone assistance to answer questions in the event of malicious use of personal data.

- **Subscription to remote banking services** (Internet, landline, SMS, etc.)
mabanque.bnpparibas website / "Mes Comptes" app / Customer Service

3477 Free service
+ price call

- **Account insurance:** Insurance, only in Esprit Libre Référence.
- **Additional benefits** included in the monthly fee⁽⁶⁾ :
 - issuing of your instant SEPA transfers⁽⁷⁾ at no additional cost;
 - subscribing to products including account status SMS alerts: Balance Message Service, SMS at the end of the month on the situation of the account;
 - Cascade subscription: personalisable savings assistance service;
 - charges for issuing a bank cheque: 2 bank cheques per year.

Les Optionnels

Main card	Visa Plus	Visa Electron ⁽⁵⁾	Origin ⁽⁵⁾	Visa Classic	Visa Premier ⁽⁸⁾	Visa Infinite
Provision of an additional card						
Visa Plus card ⁽²⁾	€1.08	€1.08	€1.08	-	-	-
Origin card ⁽³⁾⁽⁵⁾	-	€1.66	€1.66	€1.66	-	-
Visa Classic card ⁽⁴⁾	-	-	-	€1.91	€1.91	€1.91
BNP Net card ⁽⁴⁾	-	-	-	€2.17	€2.17	€2.17
Visa Premier card ⁽⁴⁾	-	-	-	-	€5.58	€5.58
Visa Infinite card ⁽⁴⁾	-	-	-	-	-	€13.75
Personalised overdraft facility						
for 18-24 year olds	€1.16	€1.16	€1.16	€1.16	€1.16	-
from 25 years old	-	€2.25	€2.25	€2.25	€2.25	€2.25

Subscription to an insurance offer for loss or theft of means of payment

BNP Paribas Sécurité Plus						
for 18-24 year olds	€0.42	€0.42	€0.42	€0.42	-	-
from 25 years old	-	€0.79	€0.79	€0.79	-	-

Other services

Assurcompte Plus ⁽⁹⁾	-	€2.30	€2.30	€2.30	€2.30	€2.30
Situation Statements Option 1	€3.21	€3.21	€3.21	€3.21	€3.21	€3.21
Situation Statements Reflets	€4.18	€4.18	€4.18	€4.18	€4.18	€4.18
Couple Option	€1.08	€1.66	€1.66	€1.91	€5.58	€13.75

Esprit Libre "A": with a Visa Plus card or a Visa Electron⁽⁵⁾/Origin⁽⁵⁾ card and without an Overdraft Facility, subsequent to an account payment incident: subscription to a monthly service package ranging from €1.95 to €7.25 for Les Essentiels.

With Esprit Libre, you can opt for a **personalised overdraft facility** exempting you from the payment of debit interest when the amount remains below the quarterly threshold* defined in your contract.

*This threshold depends on the amount authorised for your overdraft facility as indicated in the specific conditions of your deposit account agreement.

The Couple Option of Esprit Libre entitles you to a 2nd card of the same level as the 1st for your spouse / a 2nd overdraft facility on a second account / doubling of the Assurcompte capital covered for each insured person / the 2nd and 3rd Situation statement contracts at 50%.

(1) For customers residing outside France, account maintenance fees will be applicable depending on the situation (EU, AEOI country, non-AEOI country) cf. page 4, minus a monthly reduction of €2.50.

(2) Visa Plus: provision of a withdrawal card with systematic authorisation. (3) Visa Electron / Origin card: provision of a debit card (payment card with systematic authorisation). (4) Other Visa cards: supply of a debit card (international payment card with immediate debit) or supply of a debit card (international payment card with deferred debit). (5) Since 01/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been replaced by the Origin card in the event of renewal or replacement. (6) These benefits only apply to transactions carried out from the account to which the Esprit Libre subscription is debited. (7) Case of an occasional SEPA transfer. (8) Charge also applicable within the framework of the Affinité Service. (9) Only within the framework of Esprit Libre Référence.

► Products and services no longer on sale

• Les Servissimes (personal services)

This service has not been marketed since 01/04/2019

Monthly fee (if included in an Esprit Libre package) €3.40

Annual subscription (if not included in an Esprit Libre package) €81.60

• Esprit Libre “without card”, Les Essentiels

This offer has not been marketed since 01/07/2020

Subscription to a monthly service package €7.25

• Subscription to a monthly service package

Service package	Minors	Les Essentiels	
	Découverte (16-17 year olds)	Initiative (18-24 year olds)	Référence (from 25 years old)
Main card	Visa Electron ⁽¹⁾⁽²⁾ / MyB's ⁽¹⁾⁽²⁾	Visa Electron ⁽¹⁾⁽²⁾	Visa Electron ⁽¹⁾⁽²⁾
Monthly cost	Free	€2.76	€6.46

• Les Optionnels (subscription per month)

Provision of an additional Visa Electron card⁽¹⁾⁽²⁾,

if the main card is a Visa Electron⁽¹⁾⁽²⁾ or a Visa Classic⁽³⁾ €1.66

► Forfait de compte (offer intended for customers in a situation of financial difficulty)

• Forfait de compte

Deposit account agreement reserved for any natural person not acting for their professional needs in a situation of financial fragility within the meaning of Articles L.312-1-3 and R.312-4-3 of the French Monetary and Financial Code. This specific product, designed to limit charges for account incidents, includes:

- administering the account, closing and, where applicable, opening the deposit account,
- the supply of an Origin debit card (systematic authorisation payment card),
- the paying in and withdrawal of cash in the account holding branch,
- four monthly SEPA transfers, including at least one standing order,
- unlimited SEPA and TIP SEPA direct debits,
- the cost of issuing a bank cheque: 2 free bank cheques per month,
- subscription to remote banking services (Internet, fixed telephony, SMS, etc.) allowing the remote consultation of the account as well as the possibility of carrying out remotely SEPA transfers and management operations to another holder's account within the same establishment,
- Subscribing to products including account status SMS alerts (4 SMS maximum per month),
- issuing bank particulars forms (RIB),
- one change of address per year.

Free

- Intervention fees:

Per operation €4

Limit of 5 operations per month i.e. a ceiling of €20

- Charges for failed direct debit due to lack of funds⁽⁴⁾ :

Amount < €20

Amount ≥ €20 €10 per operation, with a ceiling of €20 per month

Free

(1) Visa Electron / Origin card: provision of a debit card (payment card with systematic authorisation).

(2) Since 01/04/2022, the Visa Electron and MyB's cards have no longer been marketed and have been replaced by the Origin card in the event of renewal or replacement. (3) Other Visa cards: supply of a debit card (international payment card with immediate debit) or supply of a debit card (international payment card with deferred debit). (4) The intervention fee is deducted separately from the other costs included in the fixed charge rejection costs due to lack of funds (cheque, standing order, direct debit). For example: for a failed direct debit due to lack of funds, the fixed charge of 10 euros will be deducted: up to 4 euros for the intervention fee and 6 euros for the other costs included in this plan.

- **Overall ceiling on a set of fees for payment incidents and irregularities in the operation of the account, applicable to those opting for the Forfait de compte offer, for the following fees:**

- intervention fees,
- charges for the prior notification letter for a cheque without sufficient funds,
- charges for the notification letter for unauthorised account in debt,
- fixed charge per cheque rejected due to lack of funds,
- charges for rejection of direct debit due to lack of funds,
- charges for non-execution of a standing order due to lack of funds,
- charges following notification by the Banque de France of a ban on issuing cheques,
- charges for notifying the Banque de France of a decision to withdraw a credit card
- stop fees (hold) for the card by the bank.

€20 per month
and
maximum €200
per year

To find out more, visit the mabanque.bnpparibas website, section "Ma banque s'engage"⁽⁵⁾.

➤ **Services Bancaires de Base**

Provided as part of the right to an account, articles L. 312-1 and D. 312-5-1 of the French Monetary and Financial Code:

- opening, operating and closing the account,
- one change of address per year,
- issuing bank particulars forms (RIB) on request,
- domiciliation of bank transfers,
- monthly provision of a statement of transactions carried out on the account,
- cashing cheques and bank transfers,
- payments using SEPA, SEPA TIP direct debit arrangements or by SEPA bank transfers, with the latter possible using ATMs or remotely,
- subscription to remote banking services (Internet, fixed telephony, SMS, etc.) allowing remote consultation of the account balance,
- the paying in and withdrawal of cash in the account holding branch,
- the supply of an Origin debit card (systematic authorisation payment card),
- the cost of issuing a bank cheque: 2 free bank cheques per month,
- carrying out cash transactions,
- Subscribing to products including account status SMS alerts (4 SMS max per month).

Free

- Intervention fee:

Per operation €4
Limit of 5 operations per month i.e. a ceiling of €20

- Charges for failed direct debit due to lack of funds⁽⁴⁾ :

Amount < €20 **Free**
Amount ≥ €20 €10 per operation

Customers opting for Services Bancaires de Base benefit from an overall cap of €25 per month for a set of fees for payment incidents and irregularity concerning operation of the account*, including in particular the intervention fees and the costs of rejection of direct debit due to lack of funds.

* See the section "Clientele identified as experiencing financial difficulties" on page 17.

➤ **Products and services no longer on sale**

- **Forfait de compte**

The provision of a debit card (payment card with systematic authorisation)

Visa Electron⁽⁶⁾

Free

- **Services Bancaires de Base**

The provision of a Visa Electron debit card (systematic authorisation payment card)

Visa Electron⁽⁶⁾

Free

(5) Connection cost charged by your operator. (6) Since 01/04/2022, the Visa Electron card is no longer marketed and is substituted by the Origin card in the event of renewal or replacement.

UNPLANNED OPERATIONS AND OTHER INCIDENTS

The intervention fee is deducted separately from the other costs included in the fixed charge rejection costs due to lack of funds (cheque, standing order, direct debit).

► Intervention fee

Amount received by the establishment for the intervention due to an operation resulting in an irregularity in the operation of the account requiring special treatment (presentation of an irregular payment order, inaccurate bank details, absence or insufficiency of funds, etc.)

Transactions leading to an irregularity in the operation of the account are counted from the 26th of the previous month to the 25th of the invoiced month.

Per operation, with a limit of 10 operations per month €8⁽¹⁾

► Special operations

• Charges per attachment	}	€100
• Charges for seizure of account		
• Charges for administrative seizure by third parties: 10% of the amount due to the Public Treasury within the limit of a ceiling of 100 euros ⁽²⁾		
• Newsletter fees for unauthorised debit account (including with notice period)		€20 per letter ⁽³⁾
• Charges following notification by the Banque de France of a ban on issuing cheques		€33.50

► Payment incidents

The intervention fee included in the fixed charges for rejection costs due to lack of funds (cheque, transfer, direct debit) is deducted separately from the other costs included in these fixed charges. For example, for a rejection of a cheque due to lack of funds for an amount > 50 euros, the fixed charge of 50 euros will be deducted: up to 8 euros for the intervention fee and 42 euros for other costs included in this option.

• For a cheque (per operation)	
Fees for prior notification letter for unfunded cheque	€14
Deducted only in the absence of a fixed charge for rejection of cheque for lack of funds.	
Fixed charge per cheque rejected due to lack of funds	
For a cheque ≤ €50	€30
(i.e. €8 for intervention fee and €22 for other charges included in this package)	
For a cheque > €50	€50
(i.e. €8 for intervention fee and €42 for other charges included in this package)	
The package includes: non-payment costs, the letter of injunction, the costs of prior information letter for bad cheque, the blocking of the provision, the establishment of the certificate of non-payment, the intervention fee and the costs of sending by registered post.	
Cheque returned unpaid for reasons other than lack of funds (plus any contestation costs)	€17.50
Request for non-payment certificate	€20
• Against card (per operation)	
Charges for notifying the Banque de France of a decision to withdraw a credit card	€25

(1) Exemption from the collection of the intervention fee for any operation in an amount less than or equal to €8 which has led to irregular operation of the account. (2) Article L. 262, 5° of the Book of Tax Procedures.

(3) The Bank sends the Customer a notification letter on the 3rd consecutive debit day, then on the 40th, 50th, 70th and 110th day. Each of these letters is invoiced at €20. Other notification letters may be sent without being invoiced. Regularisation of the debit halts the sending of letters.

- **On SEPA Direct Debit** (fixed charge per operation)
 - Charges for rejection of direct debit due to lack of funds
 - Amount < €20 **Free**
 - Amount ≥ €20 €20

(Either €8 for the intervention fee and €12 for other costs included in this package).
No fees or commission will be charged:

 - in the event of rejection of a direct debit notice after notification of the admissibility of the Client's over-indebtedness file;
 - and, from 01/02/2023, in the event of representation⁽¹⁾ of the same direct debit already rejected a first time.

- **For a standing order** (fixed charge per operation)
 - Fees for non-execution of a standing order due to lack of funds
 - Amount < €20 **Free**
 - Amount ≥ €20 €20

(i.e. €8 for the intervention fee and €12 for other costs included in this package)

Notification letter in the event of non-execution of a standing order **Free**

🟢 Clientele identified as experiencing financial difficulties⁽²⁾

- **Overall ceiling on a set of payment incident fees and irregularities in the operation of the account, applicable to customers identified as experiencing financial difficulties*, for the following costs:**
 - fee for intervention
 - charges for the prior notification letter for a cheque without sufficient funds,
 - charges for the notification letter for unauthorised account in debt,
 - fixed charge per cheque rejected due to lack of funds, €25
 - charges for rejection of direct debit due to lack of funds, per
 - charges for non-execution of a standing order due to lack of funds, month
 - charges following notification by the Banque de France of a ban on issuing cheques,
 - charges for notifying the Banque de France of a decision to withdraw a credit card
 - Stop fees (hold) for the card by the bank.

*To find out more, visit the mabanque.bnpparibas website, "Ma banque s'engage" section (connection cost depending on your operator).

Your account balance must be in credit. Nevertheless, **your BNP Paribas advisor remains at your disposal** to examine personalised cash flow flexibility together.

The total cost of your overdraft facility or overdraft depends on its amount and the duration during which your account will be in debit. This cost also includes administrative fees, if applicable.

OVERDRAFTS AND CREDITS FACILITIES

🟢 Overdraft facilities

- **Automatic overdraft facility** (not offered in the Services Bancaires de Base and Forfait de compte agreements)
 - The automatic overdraft facility authorises you to debit €100 for a maximum period of 15 days per 30-day period under the conditions stipulated below:
 - Nominal annual debit interest rate 15.90%
 - Minimum fixed overdraft charges per quarter (not included in the APR) €7
 - Annual administration fees **Free**
 - Termination fee **Free**

Example : if you use your automatic overdraft facility for 15 days, at the rate of 15.90% stipulated above, the APR works out at 17.13%. If you exceed your authorisation by 10% for 10 days, at the rate of 18.40% incorporating the increase below, the APR corresponding to the overrun is 20.02%⁽³⁾.

(1) Provided that the Bank has been informed of this representation by the creditor. (2) The situation of financial fragility is assessed on the basis of criteria defined by the regulations (articles L. 312-1-3 and R.312-4-3 of the Monetary and Financial Code) based on events of which BNP Paribas is aware. To find out more visit the website mabanque.bnpparibas "Ma banque s'engage" section (connection cost depending on your operator). (3) Within the limits of the wear rates in force, published each quarter by the Banque de France, and available on the website www.banque-france.fr (connection cost depending on your operator) for the "cash loans" category.

The APR (Annual Percentage Rate)

is determined according to the characteristics of your project. Consult your advisor or the site mabanque.bnpparibas

• Personalised overdraft facility

- Nominal annual interest rate

Personalised.⁽¹⁾ Ask for details

- Annual administration fees

€28 (or €27 as part of the Esprit Libre package)

The personalised overdraft facility allows you to be a debtor within the limit of a personalised amount and for a maximum duration of 15 days per month, under the interest conditions stipulated in the conditions of your contract. You also benefit from an exemption from overdraft charges within the limit of a threshold which depends on the amount of your personalised overdraft facility (exemption amount indicated in the conditions of your contract).

• Overdraft facility (automatic or personalised) exceeded

Surcharge applied to the annual nominal rate of debit interest on your contract 2.50%⁽¹⁾

◉ Overdraft⁽²⁾

• Overdraft⁽³⁾ (subject to acceptance by the Bank).

Debit rate

Ask for details

Personalised.⁽¹⁾ Ask for details

• Administrative fees

Implementation of a non-amortisable overdraft authorisation:

For an authorisation of an amount

≤ €5,000

€45

> €5,000

€60

Setting up an amortisable overdraft authorisation:

For an authorisation of an amount

≤ €3,000

€32

> €3,000

€64

• Unauthorised overdraft or overrun

Surcharge applied to the annual nominal rate of debit interest on your contract 2.50%⁽¹⁾

◉ Consumer credit

• Optional borrower insurance on personal loans

Per year, on borrowed capital

from 0.384% to 1.584%

• Subscription via web portal or mobile application

(see the loans offered on the mabanque.bnpparibas website⁽⁴⁾ or the "Mes Comptes" mobile app⁽⁵⁾)

Administrative fees

Free

• Personal loans

Administrative fees proportional to the amount borrowed

1%

mini €75

• Energibio and Véhicule Vert personal loans

(see the conditions relating to the granting of these loans on the mabanque.bnpparibas website⁽⁴⁾ or the "My Accounts" mobile app⁽⁵⁾)

Administrative fees

Free

• Student loans

Ask your advisor for the rate reserved for you according to the agreements made with your school or university.

(1) Within the limits of the wear rates in force, published each quarter by the Banque de France, and available on the website www.banque-france.fr (connection cost depending on your operator) for the "cash loans" category. (2) The terms, conditions and charges for overdrafts not subject to the French Consumer Code can be consulted with your advisor. (3) Overdraft authorisation > €200 and ≤ €75,000 and > 1 month subject to the provisions of the French Consumer Code. Subject to acceptance of your file by BNP Paribas (lender). (4) Connection cost charged by your operator. (5) Subscription to remote banking services (Internet, landline, SMS, etc.) free and unlimited, excluding the cost of communication or provision of Internet access and excluding SMS alerts.

• Other services (per operation)	
Modification of the repayment schedule (depending on the type of loan)	€41 or 0.25% of the outstanding capital
Reissue of the repayment plan Reorganisation of file	Free
Réaménagement de dossier	€36.50
Status letter	€16.10
Balance confirmation letter	Free
<hr/>	
• Provisio (one-year renewable credit) administrative fee	Free
<hr/>	
• Optional Provisio borrower insurance	
Per month, on the amount of credit used	from 0.12% to 0.65%

📍 Mortgage credit

BNP Paribas offers a wide range of mortgage loans. Your customer advisor can help to provide a personalised assessment for you.

• BNP Paribas Atout emprunteur insurance	
APR (Annual Percentage Rate) on the borrowed capital	from 0.03% to 1.11%
<hr/>	
• Opening fee (proportional to the amount borrowed)	1.10%
Mortgage loans	mini €500
Accession Sociale Loans	mini €400 maxi €500
Online request on the mabanque.bnpparibas⁽¹⁾ website	50% reduction
Prêts Épargne Logement and Taux Zéro+	Free
<hr/>	
• Loan restructuring (proportional to the outstanding capital)	2%
Mortgage loans	mini €630 maxi €2,100
Accession Sociale Loans	maxi €500
<hr/>	
• Other services	
Modification or contractual suspension of loan repayment deadlines	Free
Modification of the direct debit date (proportional to the capital remaining due)	0.25%
Reissue of an amortisation table	€33
Discharge of mortgage	€56
Statement request (for loans set up before 1 st July 2016)	€30
Statement request (for loans set up from 1 st July 2016)	Free
Remortgaging agreement	€50

SAVINGS AND FINANCIAL INVESTMENTS

To accompany each of your projects, such as building up or optimising your assets, preparing for your retirement, BNP Paribas offers you a set of personalised solutions.

📍 Savings accounts

• Administration of inactive savings account (cf. article L. 312-19 of the French Monetary and Financial Code):	No charge ⁽²⁾
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(1) Connection cost charged by your operator.

(2) In accordance with the law.

Bank savings rates are subject to change during the year. They are available in branches or on the mabanque.bnpparibas website.

- **Savings accounts and livrets**, annual nominal rate in force on 01/02/2023

Livret A	3% net ⁽¹⁾
Livret de Développement Durable et Solidaire	3% net ⁽¹⁾
Livret d'Épargne Populaire	6.10% net ⁽¹⁾
Compte Épargne	0.01% gross
Livret Jeune	3% net ⁽¹⁾
- **Épargne logement**, annual nominal rate in force on 01/02/2023

Compte Épargne Logement	2%
Plan Épargne Logement	2% ⁽²⁾
Transfer to another bank	€65
- **Cascade** (automatic savings service), contribution per year €9.50

► Financial investments

RATES APPLICABLE FROM 01/01/2023 TO 16/04/2023

From 17 April 2023, a new offer for your financial investments will be marketed. You will therefore find in the first part the rates applicable until 16/04/2023 and in the second part those applicable from 17/04/2023.

- **BNP Paribas OPC Investment Fund (managed by BNP Paribas Asset Management and BNP Paribas Real Estate Investment Management): SICAV and FCP (applicable from 01/01/2023 to 16/04/2023)**

	Max entry fees
Entry fees ⁽³⁾ Equity OPC Investment Fund - Bonds and other debt securities - OPC Investment Fund - Other OPC Investment Funds	3%
Entry fees ⁽³⁾ Money Market Funds	Free
Entry fees ⁽³⁾ SCPI	8.93%

- **OPC Investment Funds managed by institutions other than BNP Paribas (applicable from 01/01/2023 to 16/04/2023)**

OPC Investment Fund entry fees managed by institutions other than BNP Paribas	Depending on the establishment
-------------------------------------------------------------------------------	--------------------------------

Additional commission on subscription to OPC Investment Funds managed by establishments other than BNP Paribas, by order

- Internet **Free**
- Branch €25

For a PEA or a PEA-PME, and in accordance with the legal ceilings in force on 1st July 2020, the additional commission is capped at 1.2% of the amount of the transaction when it is carried out in a branch within the limit of €25.

- **OPC Investment Fund operating and management fees**

They are deducted from the performance of the fund each year by the management company of the fund concerned, the rate of which is specified in the fund's Key Information Document. Please note that some of the operating and management charges may be paid to BNP Paribas for its advisory and investment services.

(1) Nominal annual rate net of income tax and social security contributions. (2) Nominal rate in force on January 1st 2023. (3) Fees collected by BNP Paribas upon subscription, excluding fees acquired from the OPC Investment Fund (entry and exit fees vary depending on the OPC Investment Fund and appear in the Key Information Document-DIC).

• **Operations on a PEA or PEA PME (applicable from 01/01/2023 to 16/04/2023)**

BNP Paribas gives you the option of choosing, for each of your accounts, a charge based on your stock market activity: Essentiel or Start and Active.

“ESSENTIEL” STOCK EXCHANGE OFFER FOR CUSTOMERS WITH MINIMAL ACTIVITY ON THE STOCK EXCHANGE

Brokerage fees for the Essentiel Stock Market offer (applicable from 01/01/2023 to 16/04/2023)

	Branch	Internet
ESSENTIEL STOCK MARKET		
Listed securities / brokerage fees		
EuronextParis – Amsterdam – Brussels		
Fixed fees	€4.15	Free
+ Sliding-scale commission		
up to €8,000	1.36%	-
more than €8,000 to €50,000	1.10%	-
more than €50,000 to €150,000	0.90%	-
more than €150,000 to €300,000	0.68%	-
more than €300,000	0.45%	-
or + sliding-scale proportional commission based on the number of orders executed in a calendar quarter and entered by the holder using his/her personal identifier		
from 1 to 5 orders	-	0.55%
from 6 to 15 orders	-	0.495%
more than 15 orders	-	0.44%
Other foreign markets		
From the European Union (EU) and the European Economic Area (EEA)		
- Fixed fees	€17	€16
- Proportional commission	1.50%	0.48%
Other international markets		
- Fixed fees	€17	€16
- Proportional commission	1.7%	0.48%
- Minimum, per order	€40.90	-

The maximum amount of an order placed via the Internet is €50,000 subject to available provision.

In the case of split executions of an order, the fees are deducted from the gross amount of each execution. Brokerage fees charged by foreign brokers as well as foreign local taxes are calculated when the order is transmitted and must be added to the fees and commissions listed above.

Within the framework of a PEA or a PEA-PME, and in accordance with the legal ceilings in force on 1st July 2020, Stock Market offers have **brokerage fees capped** at 0.5% of the amount of the transaction when it is carried out over the Internet, and 1.2% of the amount of the transaction when it is carried out by any other means. This ceiling does not apply to transactions relating to securities admitted to trading on a trading platform of a State other than a Member State of the European Union (EU) or a State party to the agreement on the European Economic Area (EEA).

Examples of brokerage fees on the purchase of 10 shares on the Euronext Paris market for a total of €1,200, the client having placed 4 orders over a calendar quarter:

- On a “Essentiel Stock Market” PEA via the Internet or the mobile app: the brokerage fees will be €6 taking into account the fee cap at 0.5% instead of €6.60.

Custody fee for the Essentiel Stock Market offer (applicable from 01/01/2023 to 16/04/2023)

Custody fees are levied in February for the current year and are calculated on the value of the portfolio as at 31 December of the previous year.

They are acquired by BNP Paribas for any year started.

Custody fees include:

- **proportional commission**, determined by applying the arithmetic mean of the proportional commission payments calculated at the end of each calendar quarter (excluding from the average the quarters with zero commission resulting from the absence of securities), including if on 31 December of the previous year the portfolio is empty or consists of only exempt lines;
- **fixed charges**, calculated on the basis of the number of billable lines present in your share portfolio on that date (only lines not exempt and not registered in pure registered form are used for the calculation of the proportional commission and fixed charges).

These fees are free for all securities issued by the BNP Paribas Group (including SICAVs, FCPs, bonds) as well as for shares in privatised companies acquired during the securities offering and giving rise to free allocation.

Proportional commission for other securities

up to €50,000	0.30%
more than €50,000 to €100,000	0.26%
more than €100,000 to €150,000	0.21%
more than €150,000	0.13%

+Fixed fee per portfolio line

Bearer	€5
Nominative	€5
Pure nominative	€25
Foreign deposits	€5

Minimum charge per account	€29.90
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Annual management fees

Management fees	€15
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Within the framework of a PEA or a PEA-PME, and in accordance with the legal ceilings in force on 1st July 2020, Stock Market offers feature **custody fees and management fees** capped as a whole at 0.4% of the value of the securities held and €5 per portfolio line, or €25 for a line not admitted to trading on a trading platform.

Transfer of securities outside BNP Paribas (applicable from 01/01/2023 to 16/04/2023)

Securities admitted to trading on a trading platform

- Fixed fees per line of securities deposited in France	€12
- Fixed fees per line of securities deposited abroad	€15

Securities not admitted to trading on a trading platform

- Fixed fees per portfolio line:	€50
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The sum of transfer fees is capped at €150

“START” AND “ACTIVE” STOCK MARKET PRODUCTS FOR ACTIVE SHARE TRADING CUSTOMERS

	Internet	
	START STOCK MARKET	ACTIVE STOCK MARKET
	If you place more than 4 orders a year and orders for ≤ €3,000	If you place more than 8 orders per year and orders for > €3,000
Brokerage fees Euronext Paris, Amsterdam and Brussels	€5.99 / order up to €1,500 €10.99 / order up to €3,000 0.48% beyond this	€17.99 / order up to €3,000 0.35% beyond this
Other markets: Additional brokerage fees NYSE and NASDAQ Frankfurt, Milan, London, Zurich and Madrid Other markets	+ €15.00 + €25.00 + 0.55% with a minimum of €100	
Custody fees (free for BNP Paribas Group securities and shares in privatised companies purchased during share offers and with attached right to free share allocation)	For direct shares: a sliding-scale commission: 0.288% a year up to €150,000 (free beyond this) pro-rata to the number of months without any executed orders + fixed fees per portfolio line: free for bearer lines, €5.00 per line deposited abroad, €25.00 per line of pure nominative securities; minimum billing, within the ceiling limit, of €28.80 for the direct shares part with a maximum charge of €500	Free
	FOR OPC INVESTMENT FUND: Sliding-scale commission per year: < €50 K: 0.28% €50 K - €100 K: 0.23% €100 K - €150 K: 0.17% > €150 K: 0.09% Fixed fees per portfolio line: Bearer €4.80 min per account €29.90	
Monthly subscription	Free	Free
Annual management fees	Free if more than 4 direct share orders executed per year otherwise €75	Free if more than 8 direct share orders executed per year otherwise €150

In the case of split executions of an order, the fees are deducted from the gross amount of each execution. Foreign local taxes are calculated when the order is transmitted and must be added to the fees and commissions listed above.

Within the framework of a PEA or a PEA-PME, and in accordance with the legal ceilings in force on 1st July 2020, the Stock Market offers have:

- **brokerage fees** capped at 0.5% of the amount of the transaction when it is carried out over the Internet, and 1.2% of the amount of the transaction when it is carried out by any other means. This limit applies to transactions relating to securities admitted to trading on a trading platform of a Member State of the European Union (EU) or of a State party to the Agreement on the European Economic Area (EEA);
- **custody fees and management fees** capped as a whole at 0.4% of the value of the securities held and €5 per portfolio line, or €25 for a line not admitted to trading on a trading platform.

Examples of brokerage fees on the purchase of 10 shares on the Euronext Paris market for a total of €1,200:

- On a "Start Stock Market" PEA via the Internet or the mobile app: brokerage fees will be €5.99, respecting the fee cap of 0.5%.

Specific pricing (applicable from 01/01/2023 to 16/04/2023)

- Additional commission for orders transmitted by telephone (Net Bourse platform ⁽¹⁾)	+ €11.90 / order
For customers who have subscribed to the Affinité Service	Free
- Fees for subscription and sale of unlisted securities	0.10% min €150

Transfer of securities outside BNP Paribas (applicable from 01/01/2023 to 16/04/2023)

Securities admitted to trading on a trading platform	
- Fixed fees per line of securities deposited in France	€15
Securities not admitted to trading on a trading platform	
- Fixed fees per portfolio line:	€50
The sum of transfer fees is capped at €150	

• TRANSACTIONS ON FINANCIAL INSTRUMENTS ACCOUNT (CIF)

BNP Paribas gives you the option of choosing, for each of your accounts, a charge based on your stock market activity: Essentiel or Start and Active.

"ESSENTIEL" STOCK EXCHANGE OFFER FOR CUSTOMERS WITH MINIMAL ACTIVITY ON THE STOCK EXCHANGE

Brokerage fees for the Essentiel Stock Market offer (applicable from 01/01/2023 to 16/04/2023)

	Branch	Internet
ESSENTIEL STOCK MARKET		
Listed securities / brokerage fees		
Euronext Paris – Amsterdam – Brussels		
Fixed fees	€4.15	Free
+ Sliding-scale commission		
up to €8,000	1.36%	-
more than €8,000 to €50,000	1.10%	-
more than €50,000 to €150,000	0.90%	-
more than €150,000 to €300,000	0.68%	-
more than €300,000	0.45%	-
or + sliding-scale proportional Commission based on the number of orders executed in a calendar quarter and entered by the holder using his/her personal identifier		
from 1 to 5 orders	-	0.55%
from 6 to 15 orders	-	0.495%
more than 15 orders	-	0.44%
Minimum per order (fixed fee + commission)	€12.45	€7.30
Other foreign markets		
Fixed fees	€17	€16
+ Sliding-scale commission		
Europa	1.50%	0.48%
Other foreign markets	1.70%	0.48%
Minimum per order (fixed fees + commission)	€40.90	-

The maximum amount of an order placed via the Internet is €50,000 subject to available provision.

(1) Access to the Net Bourse call centre from Monday to Friday from 8.30 a.m. to 7.30 p.m. and Saturday from 9 a.m. to 5 p.m. on 01 43 63 12 12 (non-surcharge number).

In the case of split executions of an order, the fees are deducted from the gross amount of each execution. Brokerage fees charged by foreign brokers as well as foreign local taxes are calculated when the order is transmitted and must be added to the fees and commissions listed above.

Custody fee for the Essentiel Stock Market offer (applicable from 01/01/2023 to 16/04/2023)

Custody fees are levied in February for the current year and are calculated on the value of the portfolio as at 31 December of the previous year.

They are acquired by BNP Paribas for any year started.

Custody fees include:

- **sliding-value commission**, determined from the arithmetic mean of the sliding-value commissions established at the end of each calendar quarter of the previous year (excluding from the average those quarters with zero commission resulting from the absence of securities), including if on 31 December of the previous year the portfolio is empty or consists of only exempt lines;
- **fixed fees**, calculated according to the number of billable lines present in your securities portfolio on that date (only lines that are not exempt and not registered in pure registered form are taken into account for the calculation of the sliding-scale commission and fixed fees).

These fees are free for all securities issued by the BNP Paribas Group (including SICAVs, FCPs, bonds) as well as for shares in privatised companies acquired during the securities offering and giving rise to free allocation.

Proportional commission for other securities

up to €50,000	0.30%
more than €50,000 to €100,000	0.26%
more than €100,000 to €150,000	0.21%
more than €150,000	0.13%

+ Fixed fee per portfolio line

Bearer	€5
Nominative	€12
Foreign deposits	€14.10

Minimum charge per account	€29.90
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Annual management fees

Management fees	€15
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Transfer of securities outside BNP Paribas

- Fixed fees per line of securities deposited in France	€12
- Fixed fees per line of securities deposited abroad	€41

“START” AND “ACTIVE” STOCK MARKET PRODUCTS FOR ACTIVE SHARE TRADING CUSTOMERS

	Internet	
	START STOCK MARKET	ACTIVE STOCK MARKET
	If you place more than 4 orders a year and orders for ≤ €3,000	If you place more than 8 orders per year and orders for > €3,000
Brokerage fees Euronext Paris, Amsterdam and Brussels	€5.99 / order up to €1,500 €10.99 / order up to €3,000 0.48% beyond this	€17.99 / order up to €8,000 0.35% beyond this
Other markets: Additional commission Additional brokerage fees NYSE and NASDAQ Frankfurt, Milan, London, Zurich and Madrid Other markets	+ €15.00 + €25.00 + 0.55% with a minimum of €100	
Custody fees (free for BNP Paribas Group securities and shares in privatised companies purchased during share offers and with attached right to free share allocation)	For direct shares: a sliding-scale commission: 0.288% a year up to €150,000 (free beyond this) pro-rata to the number of months without any executed orders + fixed fees per portfolio line: free for bearer lines, €7.32 per line deposited abroad, €31.50 per line of pure nominative securities; minimum billing, within the ceiling limit, of €28.80 for the direct shares part with a maximum charge of €500	Free
	FOR OPC INVESTMENT FUND: Sliding-scale commission per year: < €50 K: 0.28% €50 K - €100 K: 0.23% €100 K - €150 K: 0.17% > €150 K: 0.09% Fixed fees per portfolio line: Bearer €4.80 min per account €29.90	
Monthly subscription	Free	Free
Annual management fees	Free if more than 4 direct share orders executed per year otherwise €75	Free if more than 8 direct share orders executed per year otherwise €150

In the case of split executions of an order, the fees are deducted from the gross amount of each execution. Foreign local taxes are calculated when the order is transmitted and must be added to the fees and commissions listed above.

Specific pricing (applicable from 01/01/2023 to 16/04/2023)

- Additional commission for orders transmitted by telephone + €11.90 / order (Net Bourse platform⁽¹⁾)
- For customers who have subscribed to the Affinité Service **Free**
- Fees for subscription and sale of unlisted securities 0.10% min €150

(1) Access to the Net Bourse call centre from Monday to Friday from 8.30 a.m. to 7.30 p.m. and Saturday from 9 a.m. to 5 p.m. on 01 43 63 12 12 (non-surcharged number).

Transfer of securities outside BNP Paribas (applicable from 01/01/2023 to 16/04/2023)

Transfer of French or foreign securities to another institution in France (per line)	€25
Transfer of French securities to another institution outside France (by line)	€25
Transfer of foreign titles to another institution outside France (by line)	€50

► Financial investments

RATES APPLICABLE FROM 17 APRIL 2023

From 17 April 2023, a new offer for your financial investments will be marketed with new pricing that will replace the old one.

- **BNP Paribas Investment Funds (SICAVs and FCPs) managed by BNP Paribas Asset Management and BNP Paribas Real Estate Investment Management) or Partners⁽¹⁾**

	Internet	Branch
Entry fees ⁽²⁾ Equity OPC Investment Fund - Bonds and other debt securities - OPCI Investment Fund - Other OPC Investment Funds	0.50%	1.20%
Entry fees ⁽²⁾ Money Market Funds	Free	
Entry fees ⁽²⁾ SCPI	8.93%	

- **OPC Investment Funds managed by institutions other than BNP Paribas or Partners⁽¹⁾**

OPC Investment Fund entry fees managed by institutions other than BNP Paribas	Depending on the establishment
Additional commission on subscription to OPC Investment Funds managed by institutions other than BNP Paribas, by order, in addition to the costs, the maximum rate of which is specified in the OPC Investment Fund prospectus or Key Information Document.	€25

For a PEA or a PEA-PME, and in accordance with the legal ceilings in force on 1st July 2020, the **additional commission** is capped at 1.2% of the amount of the transaction when it is carried out in a branch within the limit of €25.

- **OPC Investment Fund operating and management fees**

They are deducted from the performance of the fund each year by the management company of the fund concerned, the rate of which is specified in the fund's Key Information Document. Please note that some operating and management charges may be paid to BNP Paribas for its advisory and investment services.

- **Operations on PEA or PEA PME and on a Financial Instrument Account (CIF)**

The Essentiel offer will no longer be marketed from 17 April 2023. It will be removed for customers holding this offer and replaced by the new Start or Active offers applicable from 17 April 2023, depending on your stock market activity.

The invoicing of your stock market order depends in particular on your offer, the market on which the securities are traded, the amount of your order and its mode of transmission. The maximum amount of an order placed via the Internet and mobile app is €50,000 subject to available funds.

(1) Partners with whom BNP Paribas has entered into a distribution agreement.

(2) Fees collected by BNP Paribas upon subscription, excluding fees acquired from the OPC Investment Fund (entry and exit fees vary depending on the OPC Investment Fund and appear in the Key Information Document-DIC).

Trading fees (applicable from 17 April 2023)

	Start	Active
	If you are starting or if you are not very active on the stock market	If you are active on the stock market with 50 orders executed per year
Orders via internet and mobile app		
Trading fees⁽¹⁾⁽²⁾ Euronext Paris – Amsterdam – Brussels	€5 per order up to and including €1,000 €10 per order from over €1,000 to €3,000 inclusive 0.50% per order over €3,000 to €50,000 inclusive	€5 per order up to and including €3,000 0.25% per order from over €3,000 to €50,000 inclusive
Other foreign markets⁽³⁾	Proportional commission of 0.50% per order with a minimum per order depending on the geographical area: - United States: €15 - Europe and Canada: €20 - Asia Pacific: €50 - Rest of the world: €100	
Orders by branch and telephone call centre		
Trading fees⁽¹⁾⁽²⁾ Euronext Paris – Amsterdam – Brussels	Proportional commission of 1.20% per order + Fixed fees: €8	
Other foreign markets⁽³⁾	Proportional commission of 1.20% per order + fixed costs depending on the geographical area: - United States: €15 - Europe and Canada: €20 - Asia Pacific: €50 - Rest of the world: €100	

Within the framework of a PEA or a PEA-PME, and in accordance with the legal ceilings in force on 1st July 2020, Stock Market offers have **brokerage fees capped** at 0.5% of the amount of the transaction when it is carried out over the Internet, and 1.2% of the amount of the transaction when it is carried out by any other means. This limit applies to transactions relating to securities admitted to trading on a trading platform of a Member State of the European Union (EU) or of a State party to the Agreement on the European Economic Area (EEA).

Examples of trading costs on the purchase of 10 securities on the Euronext Paris market for a total of €1,200:

- On a “Start” Financial Instruments Account via the Internet or the mobile app: the trading fee will be €10.
- On a “Start” PEA via the Internet or the mobile app: the trading fee will be €6 taking into account the fee cap of 0.5%.

(1) In the event of partial execution, order executed several times during the day, an average price is calculated on all the executions of the day. Trading fees are calculated at the end of the day based on the calculated average price applied to the day’s executed volume. The trading fees, in the event of partial execution, cannot exceed the amount of the fees taken on a total execution of the initial order. (2) Trading fees, also known as brokerage fees, correspond to the costs charged by investment firms for the execution of orders. (3) Foreign local taxes are calculated when the order is transmitted and must be added to the fees and commissions listed above.

Custody fees⁽¹⁾

Custody fees are deducted in February for the current year. They are calculated by excluding exempt securities and securities held in pure nominative form. They are acquired by BNP Paribas for any year started.

Custody fees include:

- **proportional commission**, determined from the average valuation of the portfolio, calculated according to a progressive scale by tranches on the basis of the average monthly valuations of the previous year;
- **fixed fees**, applied to each security held during the previous year.

For BNP Paribas Group securities and shares in privatised companies purchased during share offers and with attached right to free share allocation	Free
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	Start	Active
Proportional commission for other securities: + Fixed fee per portfolio line:	Up to €50,000: 0.40% From over €50,000 to €150,000: 0.20% Beyond €150,000: 0.10% By bearer line: €5 by line in nominative form or deposit abroad: €25	Same as the Start offer Free if at least 50 stock market orders are executed per year
Annual subscription	Without annual subscription	€150 per year Free if at least 50 orders executed per year
Annual management fees	Annual management fees	

Within the framework of a PEA or a PEA-PME, and in accordance with the legal ceilings in force on 1st July 2020, Stock Market offers feature **custody fees and management fees** capped as a whole at 0.4% of the value of the securities held and €5 per portfolio line, or €25 for a line not admitted since trading on a trading platform.

Specific pricing (applicable from 17 April 2023)

Unlisted securities

Fees for subscription and sale of unlisted securities 0.10% min €150

Transfer

- Transfer of PEA or PEA PME to another establishment €15 per line (maximum €150)
- Transfer of Financial Instruments Account to another institution €100 + €15 per line

(1) This pricing will apply from 17 April 2023 on the monthly valuation of the portfolios for the fees debited from February 2024.

Other services

- **Change Stock Market package**
 - First annual change **Free**
 - Beyond 1st change per year **€120**
 - **Changing holding to nominative**
Fixed fees per portfolio line: **€50**
 - **Digitisation of foreign securities**
Fixed fees per portfolio line: **€150**
 - **Recovery of withholding at source or deductions for foreign securities**
Fixed fees per portfolio line: **€25**
-
- **Plus-Values Service**
Includes a monthly statement and an annual declaration of disposals and capital-gains, useful for tax declaration form no. 2074
 - Panorama subscriber **Free**
 - Non-Panorama subscriber, per year **€75**
 - **Investment advisory agreement** **Free**

Life insurance⁽¹⁾

Payment fees are determined according to the amount paid and are 2.75% maximum.

Trading fees are a maximum of 1%.

In the event of payment or trading carried out on the Internet, you can benefit from reduced costs in accordance with the commercial offers in force on the day of the operation.

These offers are available on the mabanque.bnpparibas⁽²⁾ website. Other fees may be charged, they are detailed in the notice of the contract. Come and discover the BNP Paribas life insurance offer with your advisor or on the mabanque.bnpparibas⁽²⁾ website.

Customers who have subscribed to the Affinité Service benefit for their initial, free and regular payments from preferential fees on payments of 0.50%.

Gold Operations

Sale of gold on deposit in a financial instruments account:

- Commission on the gross amount of the negotiation **2.50%**
- Minimum charge per order **€40/order**
- A trading commission in euros, collected through us, is added to the fees listed above.

Value dates

Stock market order Day of execution of the order + 2 working days

Products and services no longer marketed / savings and financial investments

Weezbee account, annual nominal rate in effect on 01/01/2022

- 0 to 11 years, up to €1,600 **0.50% gross**
- 12 to 17 years of age, up to €500 **0.50% gross**
- Beyond the above ceilings **0.01% gross**

Retirement overview (annual subscription) **€20**

(1) For more information, see the summary table of fees available at <https://document-information-cle.cardif.fr/retail-frais-contrat>.

(2) Connection cost depending on operator.

INSURANCE AND CONTINGENCY PLANNING

Insurance

- **Car insurance** Personalised rates on the basis of an estimate. Ask for details
- **Motorcycle insurance** Personalised rates on the basis of an estimate. Ask for details
- **Home Insurance** Personalised rates on the basis of an estimate. Ask for details
- **Student Home Insurance**
 - Room €53 per year
 - Studio €74 per year
 - 2-room apartment €112 per year
 - "Biens confiés par l'établissement" option €18 per year in addition
- **Protection investissement locatif** (insurance of unpaid rents and rental damage)
Annual contribution calculated on the basis of the annual amount of rents and charges 2.7005%
- **School insurance**
 - With civil liability insurance €28.80 per insured person per year
 - Without civil liability insurance €13.80 per insured person per year
- **Electric Mobility Insurance**
 - Third party option €96 / year
 - Theft-Collision option Personalised rates on the basis of an estimate. Ask for details
- **Bicycle Insurance** Personalised rates on the basis of an estimate. Ask for details
- **Mobiléo, mobile device insurance for the family**
for all mobile devices in your home €12.90 per month

Contingency planning

- **Protection Accidents de la Vie** (monthly premium)
 - Solo option €9.90
 - Couples option €14.85
 - Family option (supplement per tax-dependent child under 26, free as of 3rd) €1
- **BNP Paribas Protection Familiale** - Prices vary depending on the amount of capital insured and your age (monthly subscription) Ask for details
- **BNP Paribas Funeral** - Prices vary depending on the amount of the death benefit chosen, your age on joining and the payment methods chosen (once only or every month for 10 years) Ask for details
- **BNP Paribas Protection Vie Active** (monthly subscription)
Prices vary depending on the options chosen from €9.50 to €37

Health insurance

- **BNP Paribas Protection Santé** - Prices vary depending on the compulsory scheme, age, the composition of the family and the coverage option chosen Ask for details
- **Crystal Studies** - Prices vary depending on the level and type of coverage as well as on age and duration of subscription Ask for details

Bank product related insurance

- **Subscription to an insurance offer for loss or theft of means of payment:**
Insurance of means of payment, personal effects, assistance services related to digital life:
 - BNP Paribas Sécurité €26.50 per year
 - BNP Paribas Sécurité Plus €36.50 per year

Carry out a personalised contingency planning diagnosis with your BNP Paribas advisor. It is free and without obligation.

- **Account insurance**

Assurcompte	€12 per year
Assurcompte Plus	€30.70 per year
- **BNP Paribas Protection Budget** (proportional to the capital cover, per year) 0.80%

► **Products and services no longer on sale /insurance and contingency planning**

- **Insurance**

Home appliance insurance	
Mobileo 2 (underwritten until 30 March 2014)	€7 per month
Mobileo (underwritten until 2 February 2020)	€9.90 per month

- **Contingency planning**

Personal Accident Protection (underwritten until 05/11/2017) (subscription per month)	
Solo option	€9.90
Couple option	€17.80
Family option (supplement per tax-dependent child under 26, free as of 3 rd)	€1

BNP Paribas Protection Accidents 2

Solo option	€8.50 per month
Couple option	€16 per month
Family option (supplement per tax-dependent child under 26, free as of 3 rd)	€1 per month

BNP Prévoyance and BNP Prévoyance Plus (variable rates depending on the insured capital and the age of the insured person at the time of the direct debit) (quarterly subscription) Ask for details

BNP Paribas Legal Protection (annual premium, depending on selected options) Ask for details

BNP Protection Accident (monthly premium, depending on the chosen options and number of insured) from €8.50 to €49.50

Relais Obsèques (monthly premium, according to selected plan, option and your age) Ask for details

Contingency planning option Ask for details

- **Bank product related insurance**

BNP Paribas Sécurité family option	€40 per year
BNP Paribas Sécurité Plus family option	€54 per year
Assurbudget (annual subscription):	
Option 1	€24.39
Option 2	€48.78
Option 3	€73.18
Assurfutur (half-year subscription):	
Option 1	€15.24
Option 2	€19.82
Option 3	€24.39
Assurevenus (annual premium)	€18.29
Assurpel (annual premium)	€18.29

Savings Protection (premium per contract and per month)

- Protection for PEL, CEL, Livret de Développement Durable et Solidaire, Compte sur livret, LEP or Livret A €3

- Protection for Placements (Multiplacements 2), Plan Épargne Actions or Compte d'Instruments Financiers €5

Protection Compte (membership until 16/09/2018) €2.80 per month

OTHER SERVICES

🕒 Products and services

• Homiris Telesurveillance

Homiris⁽¹⁾ is an alarm and remote monitoring service operated by Euro Protection Surveillance (EPS)⁽¹⁾ and intended to protect property and people against the risk of burglary, attacks on the home and fire by smoke detection⁽²⁾.

- **Confort option⁽²⁾ with notification (from)⁽³⁾** €21.50 per month
 - Connected alarm system provided and installed by a professional.
 - Remote control of the alarm system and maintenance, including battery replacement.
 - 24/7 remote monitoring.
 - Immediate notification of the subscriber by telephone.
 - Remote control via the subscriber space and the Homiris mobile app⁽⁴⁾.
- **Sérénité option⁽²⁾ with intervention (from)⁽³⁾** €31.50 per month

The Sérénité option is composed of the Confort option, with in addition:

 - A monitored smoke detector.
 - Analysis by a monitoring center operator⁽⁵⁾ of the situation on the spot.
 - Intervention of a security guard⁽⁶⁾.
 - Call for law enforcement⁽⁶⁾.
 - Organisation of housing safeguard measures⁽⁷⁾.

Contact us to make an appointment with a Homiris technical consultant. They will define with you your personalised rate during the security diagnosis, taking account of the place to be protected and your needs.

(1) Homiris, a service operated by EPS - SAS with a capital of 1,123,600 euros. The head office: 30 rue du Doubs 67100 Strasbourg - subscriber correspondence: 36 rue de Messines - CS 70002 - 59891 Lille Cedex 9. Registered under no. 338 780 513 Strasbourg – APE code: 80.20Z. The administrative authorisation issued by the National Council for Private Security Activities (CNAPS) under the number AUT-067-2117-04-16-20180359358 does not confer any prerogative of public power on the company or the persons who benefit therefrom.

(2) Within the limits and conditions provided for in the general conditions available in branches or on mabanque.bnpparibas (connection cost according to operator).

(3) Prices "from" in force on 01/01/2023 for basic equipment as described in each of the options, excluding extensions and the "Video" option.

(4) Available on the usual download platforms, subject to compatibility.

(5) APSAD-certified EPS remote monitoring centres - P5 remote monitoring service (I31 reference system) Certificates no. 163.00.31, no. 216.10.31, no. 162.00.31 and no. 241.21.31 issued by CNPP Cert. (www.cnpp.com).

(6) If necessary and after removal of doubt in accordance with the regulations.

(7) The costs of guarding or securing damaged exits, incurred in the event of a break-in, are invoiced by EPS and could possibly be covered by the home insurance contract.

INHERITANCE*

Processing fees are calculated based on the amount of assets on the date of death valued, up to 100% of individual accounts and 50% of joint accounts.

• National inheritance	
Amount of assets up to €200	Free
From €201 to €3,000	€90
Beyond €3,000	€90 + 1%
Maximum	€750
• International inheritance	
Processing fees for a file	€250 + 0.50%
Maximum	€3,500
• Other fees	
Expert fees	According to costs incurred

*Inheritance fees and other associated fees are not applied to customers under 18 years of age.

INSURANCE INTERMEDIATION

As an insurance brokerage company, BNP Paribas offers the insurance contracts of several insurance companies, and in particular:

- **Life insurance and/or capitalisation contracts** with: Axa France Vie, Axa Life Europe Limited, Axa Wealth Europe Luxembourg, Cardif Assurance Vie, Cardif Retraite, Cardif Lux Vie, Generali Luxembourg, Generali Vie France, La Mondiale Europartner, La Mondiale Partenaire, Sogelife;
- **Property insurance** with: AXA Assistance France, AXA Assurances IARD Mutuelle, AXA France IARD, Cardif Assurances Risques Divers, Gallian Assurances, Generali IARD, Inter Partner Assistance, Matmut & Co;
- **Insurance for persons** with: April International Care France, Axa Assistance France, Axa Assurances IARD Mutuelle, Axa Corporate Solutions Assurance, Axa France Vie, Axa France, Axa France IARD, Cardif Assurance Vie, Cardif Assurances Risques Divers, CNP Assurances, Digital Insure Distribution, Euler Hermes Crédit France, Euler Hermes Recouvrement France, Europ Assistance France and Europ Assistance, Filassistance International, Financial Insurance Company limited, Groupama Gan Vie, Malakoff Médéric Prévoyance, Mondial Assistance France, Solucia PJ;
- **Insurance against accidents of everyday life** with: Axa Assistance France Juridica, Axa France Vie, Cardif Assurances Risques Divers, Chubb Insurance Company of Europ, Inter Partner Assistance.

BNP Paribas, as insurance agent, is bound by an exclusive contract with:

- **Cardif IARD** for car insurance contracts, motorcycle insurance, school insurance, legal protection, home multi-risk contracts as well as for professional multi-risk contracts and professional property risks;
- **AXA France IARD and AXA Assurances IARD Mutuelle** by a non-exclusive contract for insurance contracts (property damage, technical risks, civil liability, automobile, transported goods, construction). SATEC (commercial insurance broker) may intervene in the operation as insurance agent for AXA France IARD/Axa Assurances IARD Mutuelle for this operation.

BNP Paribas, as insurance agent, is bound to:

- **Stoik** by a non-exclusive contract for the cyber insurance contract.

Stake of over 10% owned by BNP Paribas in insurance firms

BNP Paribas directly or indirectly owns holdings of more than 10% of the share capital or voting rights in the following insurance firms: Cardif Assurance Vie, Cardif Assurances Risques Divers, Cardif IARD and Cardif Lux Vie.

In the event of a claim relating to the distribution of the insurance product, the Customer can resort to the "DISPUTE RESOLUTION" procedure defined below. If this claim relates specifically to the insurance contract the Customer can contact the insurance contract manager if such exists, or the insurer whose contact details and the terms of claim and recourse are mentioned in the insurance's general conditions or in the information sheets submitted upon enrolment or subscription.

DISPUTE RESOLUTION

🕒 First step

The branch

The Customer can contact the normal Customer Advisor or the Branch Manager directly, to submit a complaint in person at the branch, by telephone on their direct line or with an online advisor on 3477 (free service + price of call) (calls not surcharged), 8 a.m. - 10 p.m. from Monday to Friday and 8 a.m. to 6 p.m. on Saturday (excluding public holidays); by post to the address of the customer's branch or, via the online form on the website mabanque.bnpparibas⁽¹⁾ or on the mobile application « Mes Comptes »⁽¹⁾.

Customer Complaints Manager

If the Customer does not receive a satisfactory response to the complaint, the matter can be referred to the Customer Complaints Manager for the Branch. The Customer Complaints Manager's contact details are available in branch or on the website mabanque.bnpparibas⁽¹⁾ or the mobile app « Mes Comptes »⁽¹⁾.

BNP Paribas aims to respond immediately, but some more complex complaints require more time. If research is necessary, BNP Paribas then undertakes to acknowledge receipt within 10 working days following the sending of a written complaint or the oral formulation of a complaint, and to provide a definitive response within a period of 2 months maximum.

In the particular case of a claim relating to a payment service, BNP Paribas will acknowledge receipt within 10 working days and provide the customer with a response within 15 working days after the receipt of the claim, except in exceptional situations where the response is provided at the latest within 35 days.

🕒 Final amicable resolution stage

Referral to a Ombudsman is the last amicable appeal before taking legal action. The referral to an Ombudsman constitutes express authorisation for the lifting of banking secrecy by the Customer with regard to BNP Paribas, concerning the communication of the information necessary for the Ombudsman's investigation. The Customer, free of charge and in writing, may have recourse to one of the following Ombudsmen, depending on his / her area of expertise, and provided that:

- it is either to disagree with the response provided beforehand by BNP Paribas, regardless of the contact person or the department to which the written complaint was made⁽²⁾;
- or that he / she has not obtained an answer to his / her complaint within 2 months (or 35 working days for a claim relating to a payment service) following the sending of a first written complaint.

(1) Subscription to remote banking services (Internet, landline, SMS, etc.) is free and unlimited, excluding the cost of communication or provision of Internet access and SMS alerts.

(2) In the event of the rejection or refusal to accept all or part of the complaint.

The Autorité des Marchés Financiers (AMF) Ombudsman must be consulted exclusively for disputes relating to the marketing of financial products, the management of portfolios, the forwarding of stock market orders, the administration of ordinary share or PEA accounts, investment fund and alternative investment fund accounts, employee savings schemes and transactions involving FOREX financial instruments:

- either by email: <https://www.amf-france.org/fr/le-mediateur>⁽¹⁾

- or by post:

Le Médiateur

Autorité des Marchés Financiers 17 place de la Bourse

75082 Paris Cedex 02

The Ombudsman with the FBF (French Banking Federation) must only be called on to intervene in writing, in French or in English, by a customer, a natural person not acting for professional needs, and exclusively for disputes relating to services provided and contracts concluded in the field of banking operations (management accounts and credit transactions, payment services), savings products, as well as in marketing insurance contracts directly linked to a banking product or service distributed by BNP Paribas⁽²⁾:

- either by email: <https://lemediateur.fbf.fr/>⁽¹⁾

- or by post:

Mediator with the FBF (French Banking Federation)

Individual customers CS151

75422 Paris Cedex 09

The general conditions of mediation are available on the site: <http://lemediateur.fbf.fr/>⁽¹⁾ or on request at a BNP Paribas branch.

The Insurance Ombudsman must be consulted exclusively for disputes relating to insurance products not subject to marketing:

- either by email: www.mediation-assurance.org⁽¹⁾

- or by post:

Le Médiateur de l'Assurance

TSA 50110

5441 Paris Cedex 09

Any disputes arising from an online contract of sale or online services can also be submitted by email to the Online Dispute Resolution (ODR) platform at: <https://webgate.ec.europa.eu/odr/>⁽¹⁾

(1) Connection cost depending on operator.

(2) The process excludes disputes arising from the General Policies of the Bank (for instance: its pricing policy, refusal of credit, product design, etc.), those relating to the performance of products linked with changes in the markets, and those concerning measures enacted in the context of excessive debt proceedings by the Judge and/or the Commission de Surendettement.

GLOSSARY

List of the most representative services linked to a payment account

Subscription to remote banking services (Internet, landline, SMS, etc.):

Set of services provided by the bank with or without a branch or customer reception centre and using new technologies (Internet, telephone, etc.) to carry out remotely - all or part - of transactions on the bank account.

Subscribing to products including account status SMS alerts:

The account is debited with the fees collected for the subscription to the alert service as well as, where applicable, the fees collected each time an SMS is sent.

Account administration:

The establishment administers the customer's account.

Provision of a debit card (immediate debit international payment card):

The establishment provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, on a day-to-day basis.

Provision of a debit card (international deferred debit payment card):

The establishment provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, on an agreed date. It also allows you to make withdrawals which are debited from the account on a day-to-day basis.

Supply of a debit card (payment card with systematic authorisation):

The establishment provides a payment card linked to the customer's account. The amount of each transaction carried out using this card is debited directly and in full from the customer's account, after automatic and systematic verification of the balance (or provision) available on his / her account.

Cash withdrawal (case of withdrawal in euros in the euro zone from an ATM of another establishment with an international payment card):

The customer withdraws cash from his / her account, in euros, with an international payment card from the ATM of another establishment.

Subscription to an insurance offer for loss or theft of means of payment:

The account is debited with the fees collected by the establishment for the subscription to the insurance offer.

Transfer (case of an occasional SEPA transfer):

The establishment holding the account transfers, on the customer's instructions, a sum of money from the customer's account to another account, on an occasional basis.

Direct debit

(fees for payment of a SEPA direct debit):

The customer authorises a third party (the beneficiary) to give instructions to the establishment which holds the account of this customer to transfer a sum of money from the customer's account to that of the beneficiary. This establishment then transfers the amount in question to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount involved may vary. The account is debited with the fees collected by the establishment for the payment of a SEPA direct debit presented by the beneficiary.

Direct debit (fees for setting up a SEPA direct debit mandate):

The customer authorises a third party (the beneficiary) to instruct the establishment that holds the customer's account to transfer a sum of money from the customer's account to that of the beneficiary.

This establishment then transfers the amount in question to the beneficiary on the date or dates agreed between the customer and the beneficiary. The amount involved may vary. The account is debited with the fees collected by the establishment for setting up a SEPA direct debit mandate.

Intervention fee:

Amount received by the establishment for the intervention due to an operation resulting in an irregularity in the operation of the account requiring special treatment (presentation of an irregular payment order, inaccurate bank details, absence or insufficiency of funds, etc.).

Other banking services

Account credit transactions

Cash payment:

The account is credited with the amount of a cash deposit.

Receipt of a transfer:

The account is credited with the amount of a transfer.

Depositing of cheques:

The account is credited with the deposit for cashing of one or more cheques.

Account debit transactions

Issuing of a non-SEPA transfer:

The account is debited with the amount of a transfer, standing or occasional, denominated in foreign currencies or in euros outside the SEPA zone (single payment area in euros).

Issuing a SEPA transfer (case of a SEPA standing order):

The account is debited with the amount of an SEPA transfer standing order in euros for a beneficiary whose account is located in France or in any country of the SEPA zone.

Issuing of a bank cheque:

The account is debited with the amount of a cheque issued at the customer's request by the bank.

Payment of a cheque:

The account is debited with the amount of a cheque issued and presented by the beneficiary for payment.

Payment of an interbank payment order (TIP):

The account is debited with the amount of an interbank payment order (TIP) presented for payment by the creditor.

Payment by card (the card is issued by the bank):

The account is debited, immediately or deferred, for the amount of a card payment.

Periodic loan repayment:

The account is debited, on the due date agreed in the loan contract, with the amount of capital, interest and any insurance charges.

Cash withdrawal in branch without issuing a cheque:

The account is debited with the amount of a cash withdrawal, made without issuing a cheque, the disbursement of which is made at the branch counter.

Withdrawal of cash from an ATM (case of a withdrawal from one of the bank's ATMs):

The account is debited with the amount of a cash withdrawal made by means of a withdrawal or payment card at an ATM.

Bank charges and subscriptions**Subscription to a service package:**

The account is debited with the fees collected by the bank for the subscription to a service package.

Card subscription:

The account is debited by the amount of the card subscription.

Custody fees:

The account is debited with the fees charged by the bank for the custody of a portfolio of securities.

Charges for using remote banking services (Internet, landline, mobile, SMS, etc.):

The account is debited with the fees charged by the bank each time the remote banking services are used.

Safe deposit box hire fees:

The account is debited with the fees for renting a safe deposit box.

Fees for setting up a standing order:

The account is debited with the fees charged by the bank for setting up a standing order.

Charges for issuing a bank cheque:

The account is debited with the fees charged by the bank for issuing a cashier's cheque.

Chequebook postal fees:

The account is debited with the cost of sending one or more chequebooks.

Stop fees (hold) for the card by the bank

The account is debited with the fees charged by the bank when it blocks a card and opposes any transaction in the event of misuse of this card by the holder.

Stop fees (hold) for the cheque(s) by the issuer:

The account is debited with the fees collected by the bank to block on one or more cheques.

Stop fees (hold) for the chequebook(s) by the issuer:

The account is debited with the fees collected by the bank for opposition on one or more chequebooks.

Charges for prior notification letter for an unfunded cheque:

The account is debited with the fees collected by the bank when it informs the customer, by letter, that an unfunded cheque has been issued.

Notification letter for unauthorised account in debit:

The account is debited with the fees collected by the bank when it informs the customer, by letter, that the balance of the account is in debit (negative) without authorisation or has exceeded the amount or duration of the authorised overdraft.

Fixed charge per cheque rejected due to lack of funds:

The account is debited with the fixed charges levied by the bank for a rejected cheque for default or insufficient funds.

Charges for rejection of direct debit due to lack of funds:

The account is debited with the fees collected by the bank when the available balance of the account is insufficient to settle the amount of the direct debit presented for payment by the creditor and the operation is rejected.

Charges for administrative seizure by third parties:

The account is debited with bank charges related to a procedure carried out by a public accountant to obtain a sum due.

Costs per seizure from bank account:

The account is debited with bank charges related to legal proceedings initiated by a creditor to obtain a sum due.

Charges per occasional incomplete transfer:

The account is debited with the fees collected by the bank when issuing a transfer for which the beneficiary's bank details are missing or incorrect.

Charges per standing order:

The account is debited with the fees collected by the bank for issuing a standing order.

Fees for non-execution of a standing order due to lack of funds:

The account is debited with the fees collected by the bank when the standing order could not be executed due to an insufficient available balance.

Document search fee:

The account is debited with the fees levied by the bank for searching and printing, at the customer's request, documents relating to the account.

Interest expense:

The account is debited with interest on the basis of a debit balance in the account for one or more days.

Fees following notification by the Banque de France of a ban on issuing cheques:

The account is debited with the fees collected by the bank to implement the ban for the customer on issuing cheques notified by the Banque de France.

Charges for notifying the Banque de France of a decision to withdraw a credit card:

The account is debited with the fees collected by the bank, which declares to the Banque de France a decision to withdraw the credit card held by its customer.

For all additional definitions, you can refer to the glossaries of the main terms used in the financial sector on the website of the CCSFIN (Consultative Committee for the Financial Sector) (<https://www.ccsfin.fr/>).

**For any information,
BNP Paribas is at your disposal:**



Customer Service

3477 Free service
+ price call

Monday-Friday 8 a.m.-10 p.m. Saturday 8 a.m. to 6 p.m. (excluding public holidays)



Advisor



Site
mabanque.bnpparibas*



Application
"Mes Comptes"***
for tablets and smartphones

*Internet connection cost depending on operator.

**Subscription to remote banking services (Internet, landline, SMS, etc.): free and unlimited, excluding the cost of communication or provision of Internet access and SMS alert service.

Rates in effect on 1st January 2023, modifiable at any time, subject to compliance with the contractual provisions and the regulations in force. They are shown inclusive of VAT.

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BNP PARIBAS

**Banking
and insurance
for a changing world**